

Information to identify the case:

Debtor 1	<u>Wesley J McKeel</u>	Social Security number or ITIN	xxx-xx-6466
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica M McKeel</u>	Social Security number or ITIN	xxx-xx-2201
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70395-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wesley J McKeel

Jessica M McKeel

10/17/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wesley J McKeel
Jessica M McKeel
Debtors

Case No. 18-70395-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 17, 2023

User: auto
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Wesley J McKeel, Jessica M McKeel, 701 Bloom Avenue, Nanty Glo, PA 15943-1005
14854647	+ CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
14854653	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
14883571	+ Holiday Financial Services, 300 Walmart Drive Suite 150, Ebensburg, PA 15931-4214

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14886165	+ EDI: CINGMIDLAND.COM	Oct 18 2023 04:02:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14854644	+ Email/Text: bankruptcynotices@aarons.com	Oct 18 2023 00:15:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
14854645	+ Email/Text: EBNProcessing@afni.com	Oct 18 2023 00:14:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
14855940	EDI: GMACFS.COM	Oct 18 2023 04:02:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14854877	+ Email/Text: bankruptcy@jdbyrider.com	Oct 18 2023 00:15:00	CNAC, Attn: Bankruptcy Dept., 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
14854646	+ EDI: CAPITALONE.COM	Oct 18 2023 04:02:00	Capital One / Yamaha, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14854648	+ EDI: COMCASTCBLCENT	Oct 18 2023 04:02:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
14854649	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 18 2023 00:15:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

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14854650	+ EDI: BLUESTEM	Oct 18 2023 04:02:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14854651	+ EDI: AMINFOFP.COM	Oct 18 2023 04:02:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14854652	+ Email/Text: bankruptcy@flexshopper.com	Oct 18 2023 00:15:00	FlexShopper, LLC, 2700 N. Military Trail, Suite 200, Boca Raton, FL 33431-6394
14884209	EDI: JEFFERSONCAP.COM	Oct 18 2023 04:02:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14854654	EDI: JEFFERSONCAP.COM	Oct 18 2023 04:02:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14884003	+ Email/Text: ecfbankruptcy@progleasing.com	Oct 18 2023 00:14:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
15035738	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 18 2023 00:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14871627	EDI: AGFINANCE.COM	Oct 18 2023 04:02:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14854655	+ EDI: AGFINANCE.COM	Oct 18 2023 04:02:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14891264	EDI: PRA.COM	Oct 18 2023 04:02:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14854656	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 18 2023 00:14:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14894067	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 18 2023 00:14:00	Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
14885377	+ Email/Text: BankruptcyEast@firstenergycorp.com	Oct 18 2023 00:14:00	Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
14854657	+ Email/Text: BankruptcyEast@firstenergycorp.com	Oct 18 2023 00:14:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14854658	+ Email/Text: ecfbankruptcy@progleasing.com	Oct 18 2023 00:14:00	Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC d/b/a CNAC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14878325	*+	FlexShopper, LLC, 2700 N. Military Trail Suite 200, Boca Raton, FL 33431-6394

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC d/b/a CNAC pitecf@weltman.com
Kenneth P. Seitz	on behalf of Joint Debtor Jessica M McKeel thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Wesley J McKeel thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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